THE UNITED STATES BANKRUPTCY COURT

FOR THE NORTHERN DISTRICT OF CALIFORNIA

Santa Rosa / Eureka Division

presents

A Further Seminar in Bankruptcy Practice and Procedure

"Two-and-a-Half Years of BAPCPA Practice and Litigation"

Monday, April 21, 2008, at 4:00 P.M. United States Bankruptcy Court 99 South E Street, Santa Rosa

This seminar will discuss issues which have actually arisen under the Bankruptcy Act since its effective date in October 2005, with special emphasis on cases decided in Santa Rosa and Eureka. Topics will include consumer credit counseling and financial management certificates; extension of the automatic stay for repeat filers; means test issues including income, vehicles and secured debt calculations; motions to dismiss for presumptive abuse and totality of the circumstances; anticipated future income in Chapter 13 cases; effect of the hanging paragraph; and related issues.

Attendance at this seminar is limited to attorneys, trustees and other bankruptcy professionals. There is no charge for enrollment or materials. For reservations or further information email Dawn_Passalacqua@canb.uscourts.gov (preferred) or call (707) 525-0386.

This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of 1 ½ hours. The United States District Court Practice Program for the Northern District of California certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education.